

REMARKS

Applicants file this RCE as requested by the Examiner. Claims 1-19 and 21 have been amended, and claims 22 and 23 have been added. No claims have been canceled. Claims 1-23 are pending in the application. Support for the amendments may be found in the originally filed specification, claims, and figures. No new matter has been introduced by these amendments.

Each of independent claims 1, 11, and 12 include the elements of, "reducing said parent spending power by an amount less than said subsidiary spending power when said subsidiary account is linked to said parent account." Applicants' specification states:

For example, an original spending power of a parent account 315 set at \$9500 may be reduced to \$9000 when an administrator 330 issues a subsidiary card account 332 linked to the parent account 315, but the subsidiary card account 332 will have a spending capacity of \$1000. In this case, the original spending power of the parent account 315 is decreased by \$500 while the administrator assumes \$500 of risk. Specification, paragraph [00110].

Applicants submit the reference cited by the Examiner fails to teach this element which is similarly recited in independent claims 1, 11, and 12, and each of their respective dependent claims.

CONCLUSION

In view of the foregoing, it is believed that all claims now pending are in condition for allowance. A Notice of Allowance is earnestly solicited at the earliest possible date. If the Examiner believes that a telephone conference would be useful in moving the application forward to allowance, the Examiner is encouraged to contact the undersigned at (602) 382-6389.

If necessary, the Commissioner is hereby authorized in this, concurrent and future replies, to charge payment or credit any overpayment to Deposit Account No. 19-2814 for any additional fees required under 37 C.F.R. §§ 1.16 or 1.17, particularly extension of time fees.

Respectfully submitted,

Dated: 3/15/05

By: 

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